

# **EXHIBIT C**

**HARMON LAW OFFICES, P.C.**

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*SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND*

\*Admitted in Massachusetts, New Hampshire, and Rhode Island

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[cmurphy@harmonlaw.com](mailto:cmurphy@harmonlaw.com)

**VIA CERTIFIED MAIL  
VIA FIRST CLASS MAIL**

February 17, 2017

Mr. Robert J. Casci  
Mrs. Nathalie A. Casci  
24 Cedarwood Lane  
Hope Valley, RI 02832

RE: 24 Cedarwood Lane, Hope Valley, RI 02832  
Mortgage Loan No. 0039528831

Dear Mr. and Mrs. Casci:

This office has been retained by PHH Mortgage Corporation ("PHH"), the current servicer of the above-referenced mortgage loan, concerning your default on a mortgage dated September 27, 2006 from Natalie A. Casci and Robert J. Casci to Mortgage Electronic Registration Systems, Inc., as nominee for PHH Mortgage Corporation, in the original principal amount of \$280,000.00

This notice supercedes and replaces the October 29, 2014 notice that PHH sent to you.

As required by paragraph 22 of the mortgage, this letter provides you with notice of the following:

1. Your mortgage is in default for failure to make required payments. The amounts due on your mortgage as of the date of this letter are as follows:

Past due payments	\$ 52,974.00
Late charges and fees	\$ 2,353.60
Miscellaneous	\$ 2,051.76
Current Amount Due	\$ 57,409.36

Certified Article Number

9414 7266 9904 2050 4986 71

2. In order to cure the default, you are required to pay the Current Amount Due plus any additional amounts that may become due before the default is cured ("The Total Cure Amount").
3. You must cure the default on or before March 19, 2017 (or, if that date falls on a weekend or a holiday, the next business day thereafter).
4. Failure to cure the default on or before the date specified above may result in acceleration of the sums secured by your mortgage and sale of the mortgaged property.
5. You have the right to reinstate your mortgage after acceleration.
6. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

You are further notified that since you have been discharged in a Chapter 7 bankruptcy, you are not personally liable for this obligation, but the mortgagee may proceed to foreclose as described herein if the default is not cured.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If, however, you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you. You may still dispute the validity of the debt as set forth above even if you choose to cure the default.

Please note, however, that a request to verify the debt does not stay, toll, postpone, or extend the requirement that you cure the default on or before the date specified above.

If you want to pay The Total Cure Amount on or before the date specified above, please call me to obtain updated figures through a date certain, and be prepared to mail or send payment to:



Attorney Christine A. Murphy  
Harmon Law Offices, P.C.  
150 California Street,  
Newton, MA 02458

Your check, bank check, or money order should be made payable to PHH Mortgage Corporation. Do not send cash.

Please note that if you would like to try to mediate a possible solution to your mortgage default in the hope of avoiding foreclosure proceedings, PHH is willing to make a representative available for mediation. If you are interested in mediation or if you have any questions, please call me promptly at 617-558-2238.

Very truly yours,  
**HARMON LAW OFFICES, P.C.**

Christine A. Murphy, Esq.

201212-0542

**PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**